

I CLAIM:

1 1. A method of managing health insurance benefits for  
2 policy owners, the method comprising:

3 (a) accepting payment of a premium amount from the  
4 policy owner; and

5 (b) allocating the premium amount between an  
6 individual investment account, at least partially owned  
7 by the policy owner, and a general reserve fund.

1 2. The method of claim 1, wherein a claim is received  
2 from the policy owner for payment of medical expenses  
3 caused by a medical event.

1 3. The method of claim 2, wherein processing the claim  
2 for payment comprises determining amounts to be paid  
3 including use of a medical multiple factor.

1 4. The method of claim 3, wherein the claim is paid  
2 from the individual investment account and the general  
3 reserve account based on the processed claim.

1     5.    The method of claim 3, wherein the medical multiple  
2     factor is determined by:

3           estimating totals for a plurality of policy owners  
4     of annual premium receipts, annual claims liability, and  
5     annual investment income,

6           wherein the investment income is a sum of income of  
7     both a pool of individual investment accounts and the  
8     general reserve fund;

9           estimating an average total amount of the general  
10    reserve fund including premium deposits without any  
11    withdrawals for a future year;

12          determining a total amount that can be withdrawn  
13    from the general reserve fund for payment of claims  
14    during the future year that maintains a reserve to pay at  
15    least a portion of operating expenses and unforeseen  
16    claims expenses during the future year; and

17          determining a number to use as the medical multiple  
18    factor, which when multiplied by an estimated average  
19    balance of the individual investment accounts of policy

20 holders likely to file claims in the future year, equals  
21 the total amount that can be withdrawn from the general  
22 reserve account and the pool of individual investment  
23 accounts.

1 6. The method of claim 3, wherein the medical multiple  
2 factor is redetermined by:

3 obtaining actual performance information for the  
4 total of the plurality of policy owners of annual premium  
5 receipts, annual claims liability, and annual investment  
6 income;

7 determining estimates of future annual premium  
8 receipts, annual claims liability, and annual investment  
9 income wherein the estimates factor in the actual  
10 performance information; and

11 redetermining an amount to use as the medical  
12 multiple factor which when multiplied by the estimated  
13 average balance of the individual investment accounts of  
14 policy holders likely to file claims in the future year,

15 results in preserving a reserve of funds from which to  
16 pay claims and operating expenses in the future year.

1 7. The method of claim 6, wherein the estimates of  
2 total annual premium receipts, annual claims liability,  
3 and annual investment income are determined by:

4 obtaining data for the plurality of policy owners,  
5 the data comprising a policy owner census, waiting period  
6 status, payment history, and claims history;

7 determining a probable total number and size of  
8 premiums to be paid by existing and future policy owners  
9 for the future year based in part on premiums paid in a  
10 previous year;

11 determining an estimated total number and cost of  
12 medical claims to be submitted by existing and future  
13 policy owners for the future year based in part on claims  
14 filed in the previous year;

15 determining the estimate of annual investment income  
16 from types of investments and investment income from the  
17 previous year; and

18           determining the estimates of total annual premium  
19   receipts, annual claims liability, and annual investment  
20   income.

1       8.    The method of claim 3, wherein processing the claim  
2   comprises:

3           determining whether the policy owner has satisfied  
4   a waiting period prior to being eligible for use of the  
5   general reserve fund for payment of a portion of a  
6   processed claim, to the extent provided by the medical  
7   multiple; and

8           if the waiting period has been satisfied, applying  
9   the medical multiple factor to the claim to calculate an  
10   amount of money available to withdraw from the individual  
11   investment account of the policy owner and from the  
12   general reserve fund for payment of the claim.

1 9. A method of managing health insurance benefits for  
2 policy owners, the method comprising:

3 (a) paying a health benefit from the individual  
4 investment account and the general reserve account based  
5 on the processed claim.

1 10. A computer system for managing health insurance  
2 benefits, comprising a processor provided with  
3 instructions, the instructions which when executed  
4 instruct the processor to:

5 a) record a choice by a policy owner of a premium  
6 amount to be paid by the policy owner for health  
7 insurance;

8 (b) enter a payment of the premium amount from the  
9 policy owner in a ledger;

10 (c) allocate the premium amount of the policy owner  
11 between an individual investment account and a general  
12 reserve fund and recording ownership by the policy owner  
13 of a portion of the premium amount allocated to the  
14 individual investment account of the policy owner;

(d) post a claim from the policy owner for medical expenses caused by a medical event;

(e) process the claim for payment, wherein processing the claim comprises determining whether the policy owner has satisfied a waiting period prior to being eligible for use of the general reserve fund for payment of a portion of a processed claim, to the extent provided by a medical multiple factor; and

(f) print a check authorizing payment of the claim to the policy owner based on the processed claim.

11. The apparatus of claim 10, wherein the instructions comprise steps for determining the medical multiple factor by:

estimating totals for a plurality of policy owners of annual premium receipts, annual claims liability, and annual investment income, wherein investment income is a sum of income of both a pool of the individual investment accounts and the general reserve fund; and

9           estimating an amount to use as the medical multiple  
10       factor which when multiplied by a balance of the  
11       individual investment accounts of policy holders likely  
12       to file claims in a future year, results in preserving a  
13       reserve of funds from which to pay claims and operating  
14       expenses.

1       12. The apparatus of claim 11 wherein the instructions  
2       comprise steps for redetermining the medical multiple  
3       factor by:

4           obtaining actual performance information for the  
5       total of the plurality of policy owners of annual premium  
6       receipts, annual claims liability, and annual investment  
7       income;

8           determining estimates of future annual premium  
9       receipts, annual claims liability, and annual investment  
10       income wherein the estimates factor in the actual  
11       performance information; and

12           redetermining an amount to use as the medical  
13       multiple factor which when multiplied by the balance of



14 the individual investment accounts of policy holders  
15 likely to file claims in the future year, results in  
16 preserving a reserve of funds from which to pay claims  
17 and operating expenses in the future year.

1 13. Computer-readable media in communication with a  
2 computer processor for managing health insurance  
3 benefits, the media provided with instructions, the  
4 instructions which when executed instruct the processor  
5 to:

6 a) record a choice by a policy owner of a premium  
7 amount to be paid by the policy owner for health  
8 insurance;

9 (b) enter a payment of the premium amount from the  
10 policy owner in a ledger;

11 (c) allocate the premium amount of the policy owner  
12 between an individual investment account and a general  
13 reserve fund and record ownership by the policy owner of  
14 a portion of the premium amount allocated to the  
15 individual investment account of the policy owner;

(d) post a claim from the policy owner for medical expenses caused by a medical event;

(e) process the claim for payment, wherein processing the claim comprises determining whether the policy owner has satisfied a waiting period prior to being eligible for use of the general reserve fund for payment of a portion of a processed claim, to the extent provided by a medical multiple factor; and

(f) print a check authorizing payment of the claim based on the processed claim.

14. The computer-readable media of claim 13, wherein the instructions comprise steps for determining the medical multiple factor by:

estimating totals for a plurality of policy owners of annual premium receipts, annual claims liability, and annual investment income, wherein investment income is a sum of income of both a pool of the individual investment accounts and the general reserve fund; and

9           estimating an amount to use as the medical multiple  
10       factor which when multiplied by a balance of the  
11       individual investment accounts of policy holders likely  
12       to file claims in a future year, results in preserving a  
13       reserve of funds from which to pay claims and operating  
14       expenses.

1       15. The computer-readable media of claim 14, wherein the  
2       instructions comprise steps for redetermining the medical  
3       multiple factor by:

4           obtaining actual performance information for the  
5       total of the plurality of policy owners of annual premium  
6       receipts, annual claims liability, and annual investment  
7       income;

8           determining estimates of future annual premium  
9       receipts, annual claims liability, and annual investment  
10       income wherein the estimates factor in the actual  
11       performance information; and

12           redetermining an amount to use as the medical  
13       multiple factor which when multiplied by the balance of

14 the individual investment accounts of policy holders  
15 likely to file claims in the future year, results in  
16 preserving a reserve of funds from which to pay claims  
17 and operating expenses in the future year.

1 16. A computer-readable signal in communication with a  
2 computer processor for managing health insurance  
3 benefits, the signal provided with instructions, the  
4 instructions which when executed instruct the processor  
5 to:

6 a) record a choice by a policy owner of a premium  
7 amount to be paid by the policy owner for health  
8 insurance;

9 (b) enter a payment of the premium amount from the  
10 policy owner in a ledger;

11 (c) allocate the premium amount of the policy owner  
12 between an individual investment account and a general  
13 reserve fund and recording ownership by the policy owner  
14 of a portion of the premium amount allocated to the  
15 individual investment account of the policy owner;

16 (d) post a claim from the policy owner for medical  
17 expenses caused by a medical event;

18 (e) process the claim for payment, wherein  
19 processing the claim comprises determining whether the  
20 policy owner has satisfied a waiting period prior to  
21 being eligible for use of the general reserve fund for  
22 payment of a portion of a processed claim, to the extent  
23 provided by a medical multiple factor; and

24 (f) print a check authorizing payment of the claim  
25 to the policy owner based on the processed claim.

1 17. The computer-readable signal of claim 16, wherein  
2 the instructions comprise steps for determining the  
3 medical multiple factor by:

4 estimating totals for a plurality of policy owners  
5 of annual premium receipts, annual claims liability, and  
6 annual investment income, wherein investment income is a  
7 sum of income of both a pool of the individual investment  
8 accounts and the general reserve fund; and

9           estimating an amount to use as the medical multiple  
10       factor which when multiplied by a balance of the  
11       individual investment accounts of policy holders likely  
12       to file claims in a future year, results in preserving a  
13       reserve of funds from which to pay claims and operating  
14       expenses.

1       18. The computer readable signal of claim 17, wherein  
2       the instructions comprise steps for redetermining the  
3       medical multiple factor by:

4           obtaining actual performance information for the  
5       total of the plurality of policy owners of annual premium  
6       receipts, annual claims liability, and annual investment  
7       income;

8           determining estimates of future annual premium  
9       receipts, annual claims liability, and annual investment  
10      income wherein the estimates factor in the actual  
11      performance information; and

12           redetermining an amount to use as the medical  
13      multiple factor which when multiplied by the balance of

14 the individual investment accounts of policy holders  
15 likely to file claims in the future year, results in  
16 preserving a reserve of funds from which to pay claims  
17 and operating expenses in the future year.

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